**Fig. 1**

Tax Rate Schedule	
Account ID	: MASS50 (MASS50)
Account Name	: MASS TEST ACCOUNT, SCENARIO 50
Federal Long Term	: 20.00
Federal Medium Term	: 00.00
Federal Short Term	: 39.60
State Long Term	: 5.00
State Medium Term	: 0.00
State Short Term	: 5.00
F1 Help F3 Exit SF4 Jump SF5 Prev SF6 Next F10 Save	

Fig. 2

GLTW Whatif Template Reporting System			
Template Name : MATIALL Template Desc :			
Account Sort : SNAM Tax - lot Sort : Purchase Date Display All Tax Lots			
Display Account Fields - ROW : SNAM Long Name Real GL YTD RGL YTD % Eqty			
Display Account Fields - Row : Shares Trd'd Tot \$ Trd'd G/L Change			
F1 Help	F3 Exit	F9 Cycle	F10 Save

Fig. 3

GLTM Whatif Input Worksheet			
Security Symbol	: C		
Description	: CITIGROUP INC	COM	-
Trading Scenario			
Desired Percentage	: 70.00% of Holding		
Leveling Method	: Exact	-Buy or Sell	
Round Off Lots By	: 10.00	Bid Price	: 60.000
Rounding Method	: Up	Ask Price	: 60.000
Minimum Shares	:		
Hold Minimum of	1.00%	Cash	: Yes
Apply Additional Tax-Filter Rules	: Yes		
Account Selection	: Select Accounts		
Reporting Options			
Template Display	: MATTALL - GLTM Testing Template		
Report Title	: GLTM WHATIF - CITIGROUP INC		
F1 Help	F3 Exit	F8 Templates	F9 Cycle F10 Go

Fig. 4

GLTM WhatIf Input Worksheet	
Tax-Filter Rules	
Sell Gains Only	
Sell Any Tax Term	
And	
Purchase Date is Greater Than Or Equal to	: 01/01/1900
Purchase Date is Less Than or Equal To	: 06/24/2000
Do Not Sell Short-Term Gains That Roll over In	15 Days Or Less
Apply Wash Sale	: No
Apply Additional Gain/Loss Rules	: Yes
F1 Help	F3 Exit
F9 Cycle	F10 Go

Fig. 5

GLTM WhatIf Input Worksheet	
Gain/Loss Rules	
Cost Greater Than Or Equal To :	
Cost Less Than Or Equal To :	0.00
Or	
% Gain/Loss Greater Than Or Equal To :	0.00
% Gain/Loss Less Than Or Equal To :	0.00
(“-” denotes a loss)	
And	
Tax Liability Is Greater Than Or Equal To 0	
as a % Of Cost	
Sell Priority : Individual Account FIFO Code	
F1 Help	F3 Exit
F9 Cycle	F10 Go

Fig. 6

apl-prog - KEAL 420	
File	Edit View Tools Options Help

PO	/31/01	
CH	EQ 50	
SELECT ACCOUNTS BY SWAM, BWNUM OR ACCOUNT PROFILE FIELDS		
FUNCTION : AND	SEARCH:	
10 RECORDS FOUND		
Esc - Abort F1 - Help F10 - Go F5 - Macro F7 - List SF7 - Prt F8 - Sort SF8 - Back A. TRADING SYSTEM SESSION B. MANAGER DEMO C. OASYS TEST MENU D. E.		

Fig. 7

8/15

06/24/00	TAX TESTING	
1:19 P.M.	GLTM WHATIF - CITIGROUP, INC.	COM
Acct Selection : 50 51 (2/2 Accouts Own C)		
- Trade Scenario -		- Tax Filter Options -
C (172967101)	Price : 60.000	Sell Priority : Individual Account FOFO
Level : 70.00% Of Holding (Exact)		Apply Wash Sale : No
Round Lots : 10 (Up)		Gains Only , Any Tax Term
Min Shares :	Min Cash : 1.0%	ST Gains Rollover Days : 15
- Report Formatting Options -		
Current Template : MATTALL - GLTM TESTING TEMPLATE		
Current Sort : SNAM (Account), Purchase Date (Tax-lots)		
Account Header: <SNAM> <Long Name> <Real GL YTD> <RGL YTD % Eqty>		
<Shares Trd'd> <Tot \$ Trd'd> <G/L Change>		

Fig. 8A

9/15

06/24/00		TAX TESTING							
1:19 P.M.		GLTM WHATIF - CITIGROUP INC.					COM		
Acct Selection : 50 51 (2/2 Accounts Own C)									
Orig	Orig	Orig	Orig	Shares	New	New	Realized	%	
Shares	P Date	P Cost	%Prt	Traded	%Prt	Shares	Gain/Loss	G/L	
-----							-----	-----	
MASS50	MASS TEST ACCOUNT, SCENARIO 50						\$0	0.00%	
-140	\$-8,400	\$1,700							
50	09/25/97	2,000	11.1	-50	0.0	0	1,000	50.0	
50	08/30/98	2,500	11.1	-50	0.0	0	500	20.0	
100	12/19/98	5,500	22.2	-40	13.3	60	200	9.1	

Fig. 8B

10/15

06/24/00	TAX TESTING						
1:19 P.M.	GLTM WHATIF - CITIGROUP, INC.					COM	
Acct Selection : 50 51 (2/2 Accounts Own C)							
Orig	Orig	Orig	Tax	Market	Tax	Unreal	%Unr
Shares	P Date	CPS	Term	Value	Liability	Gain/Loss	G/L
-----	-----	-----	-----	-----	-----	-----	-----
MASS50	MASS TEST ACCOUNT, SCENARIO 50					\$0	0.00%
-140	\$-8,400	\$1,700					
50	09/25/97	40.00	L	3,000	100.00	1,000	50.0
50	08/30/98	50.00	L	3,000	50.00	500	20.0
100	12/19/98	55.00	L	6,000	50.00	500	9.1

Fig. 8C

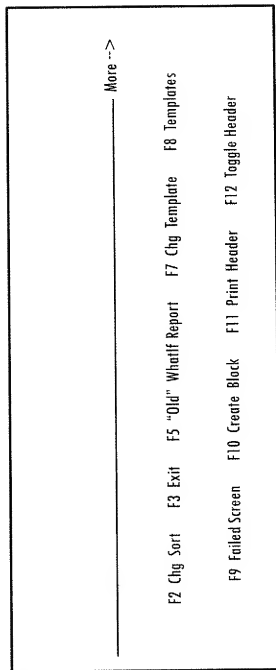


Fig. 8D

12/15

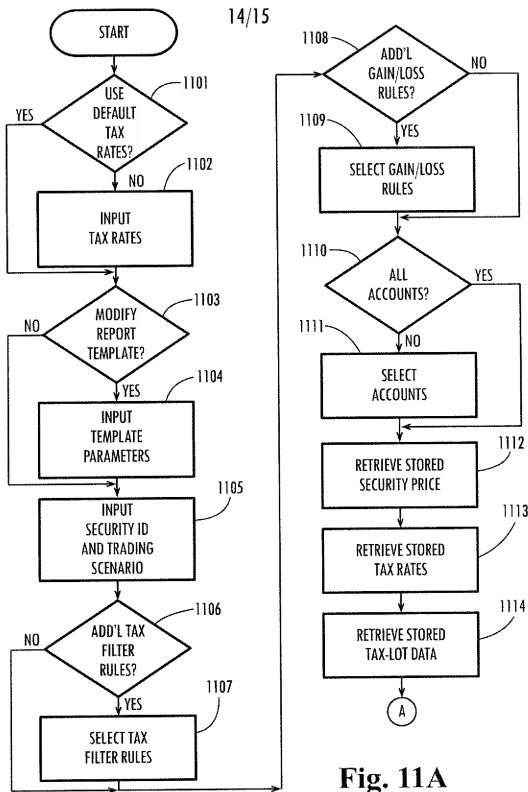
06/24/00 1:24 P.M.		TAX TESTING				COM				
		GLTM WHATIF - CITIGROUP, INC.								
		Acct Selection : 50 51 (2/2 Accounts Own C)								
TRADE SCENARIO FAILURES										
Trd	Account	Shares		Purchase Date	Tax Term	Cost/ Share	Market Value	Real Gain/ Loss	Tax Liab/ Share	Fail Reason
		To	Trade							
NO *	MASS50	-60	12/19/98	L	55.00	3600	300	0.50		OutObjective
NO *	MASS50	-50	06/23/99	L	70.10	3000	-505	-1.01		Gain/LossOnly
NO *	MASS50	-100	02/21/00	S243	65.05	6000	-505	-2.02		Gain/LossOnly
NO *	MASS50	-100	06/19/00	S361	62.53	6000	-253	-1.01		Gain/LossOnly
NO	MASS50	-100	09/25/97	L	80.00	6000	-2000	-2.00		Gain/LossOnly
NO	MASS50	-500	08/30/98	L	70.00	30000	-5000	-1.00		Gain/LossOnly
NO	MASS50	-50	12/19/98	L	65.00	3000	-250	-0.50		Gain/LossOnly
NO	MASS50	-450	12/19/98	L	65.00	27000	-2250	-0.50		Gain/LossOnly
		F7 Show Restrictions		F12 Toggle Header						
F3 Back To Results Screen		F8 Failed Mail		F10 Save Changes						

Fig. 9

13/15

<p>To: MATTB Cc: Bcc: Future date: 20000629 (Preface TOPIC with --- if urgent) Topic: GLTM WHATIF FAILED - Sell Criteria - 06/24/00 Message</p> <hr/>
<p>Current Template : MATTALL - GLTM TESTING TEMPLATE Current Sort : SNAM (Account), Purchase Date (Tax-Lots) Account Header: <SNAM> <Long Name> <Real GL YTD> <RGL YTD % Eqty> <Shares Trd'd> <Tot \$ Trd'd> <G/L Change></p> <p>Reason for failure: Sell Criteria A file has been created in your directory containing accounts that could not be traded for the noted failed reason. You can use the command '\GLTMFILE' at any Account Selection prompt and enter the file name listed below, to re-select these accounts.</p> <p>Date of Failure: 05/24/00 File: FAILED.035</p> <hr/>
<p>F1 - Help F3 - Abort Mail Message F9 - Browse Roster F10 - Send Mail Message</p>

Fig. 10



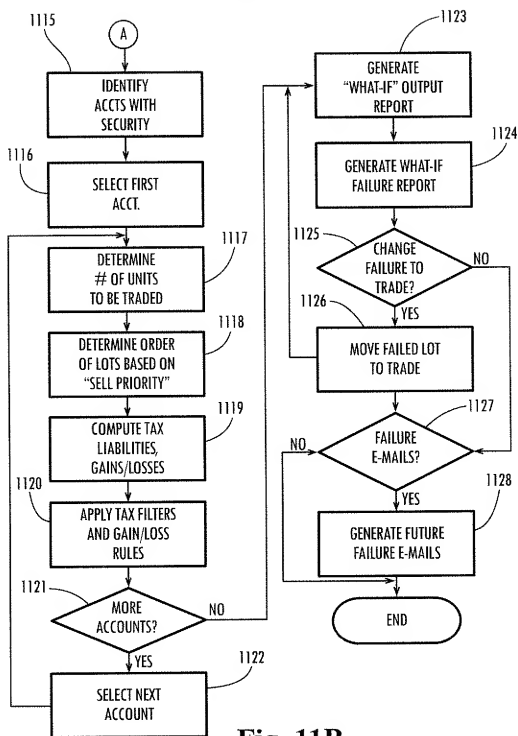


Fig. 11B